

**ABSTRACT OF THE DISCLOSURE**

A user information processing method, an apparatus thereof and a user information processing system in which personal information can be more effectively employed. Terminal use record information obtained when a user employs terminal units 12, 13, 31, 47 and 61 is accumulated, the profile information of the user is generated on the basis of the accumulated terminal use record information and the generated profile information is stored, so that information peculiar to the user can be provided on the basis of the stored profile information of the user.

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